

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GREGORY THAMES
DEBRA THAMES
Debtor(s)

Case No. 15-27760

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/14/2015.
- 2) The plan was confirmed on 10/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/25/2016.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,500.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,500.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,304.21
Court Costs	\$0.00
Trustee Expenses & Compensation	\$195.75
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,499.96**

Attorney fees paid and disclosed by debtor: \$82.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARS ACCOUNT RESOLUTION	Unsecured	535.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	447.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	159.14	159.14	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	4,901.00	0.00	204.39	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	0.00	391.94	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	16,375.00	21,480.39	21,276.00	300.96	459.06
CAPITAL ONE AUTO FINANCE	Secured	6,251.00	6,642.94	6,251.00	105.37	134.65
DIRECT TV	Unsecured	500.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	833.00	NA	NA	0.00	0.00
FINGERHUT DIRECT MARKETING INC	Unsecured	200.00	NA	NA	0.00	0.00
GLA COLLECTION	Unsecured	288.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	360.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	1,412.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	850.00	850.17	850.17	0.00	0.00
MCSI INC	Unsecured	75.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	253.00	253.01	253.01	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	337.00	371.25	371.25	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	NA	5,000.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	200,625.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	300.00	1,393.50	1,393.50	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	800.00	604.21	604.21	0.00	0.00
VILLAGE OF CHICAGO HEIGHTS	Unsecured	1,000.00	NA	NA	0.00	0.00
Vision Fin	Unsecured	3,755.00	NA	NA	0.00	0.00
Vision Fin	Unsecured	2,427.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,527.00	\$406.33	\$593.71
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$32,527.00	\$406.33	\$593.71
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,227.61	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,499.96</u>	
Disbursements to Creditors	<u>\$1,000.04</u>	
TOTAL DISBURSEMENTS :		<u>\$4,500.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/30/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.